

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Marvin Arturo Galeas ) Case No. 23-21916 JCM  
& Amber Anne Galeas )  
Debtor(s). ) Chapter 13  
X

**ORDER OF COURT**  
(Check Boxes That Apply)

☐ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
10/17/23  
☒ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate \_\_\_\_\_  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$4,644.33 effective 10/1/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☒ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.

- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- PA Dept of REV CL#2
  - PNC Bank CL#13
  - County of Allegheny CL#18
  - Shaler Township CL#19
  - IRS CL#21
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- 
- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:  
\*Bridgecrest CL % @ 9.5%
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:
- without Cavalry SPV CL#20 as lien to be Avoided

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

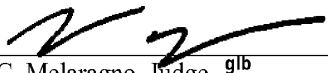
**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: November 14, 2023

  
\_\_\_\_\_  
John C. Melaragno, Judge <sup>gib</sup>  
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

SIGNED  
11/14/23 11:08 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Marvin Arturo Galeas  
Amber Anne Galeas  
Debtors

Case No. 23-21916-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 14, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Marvin Arturo Galeas, Amber Anne Galeas, 3083 Countryside Drive, Allison Park, PA 15101-3933
cr	+ American Builders & Contractors Supply Co., Inc. d, Law Offices of Scott H. Bernstein LLC, 101 Eisenhower Parkway, Suite #300, Roseland, NJ 07068-1054
cr	+ Township of Shaler, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
15635935	+ Allegheny County, John K. Weinstein, County Treasurer, Romm 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2400
15635936	+ American Builders & Contractors Supply, 1 ABC Parkway, Beloit, WI 53511-4466
15645868	+ American Builders & Contractors Supply Co., Inc., c/o Scott H. Bernstein, Esq., 101 Eisenhower Parkway, Suite 300, Roseland, New Jersey 07068-1054
15635943	Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
15635942	Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280948, Harrisburg, PA 17128-0432
15643502	Liberty Roofing Centers, Inc, P.O. Box 735633, Chicago, IL 60673-5633
15635950	+ Marvesta Remodeling LLC, 5465 William Flynn Highway, Gibsonia, PA 15044-9696
15635951	+ Marvesta Remodeling, LLC, 5465 William Flynn Hwy, Gibsonia, PA 15044-9696
15635952	+ Marvesta Remodeling, LLC, 3083 Countryside Drive, Allison Park, PA 15101-3933
15635955	+ Nicholas D. Krawec, Esq., Bernstien-Burkley, PC, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15635956	+ Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458-1703
15635957	+ Richard W. Keifer,III, Keifer Law Firm, LLC, 311 Market Street, Kingston, PA 18704-5428
15635958	+ Shaler Area School District, c/o Michael C. Mazack, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
15635959	+ Shaler Township, 300 Wetzel Road, Glenshaw, PA 15116-2288
15635961	+ Susan Verbonitz, Esq., Weir & Partners LLP, The Weidner Building, Suite 500, 1339 Chestnut Street, Philadelphia, PA 19107-3519
15652250	+ Township of Shaler, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2023 00:33:34	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2023 00:32:55	Bridgecrest Credit Company, LLC as Servicer for Ca, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Nov 15 2023 00:25:00	County of Allegheny, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 15 2023 00:26:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 15 2023 00:25:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 50

			STATES 15219-1753
15635937	+ Email/Text: bankruptcy@afm-usa.com	Nov 15 2023 00:28:00	American Financial Man, 3715 Ventura Dr, Arlington Heights, IL 60004-7678
15635938	+ Email/Text: rm-bknotices@bridgecrest.com	Nov 15 2023 00:28:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15635939	Email/Text: caineweiner@ebn.phinsolutions.com	Nov 15 2023 00:26:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411
15635944	Email/Text: svlainich@communitybank.tv	Nov 15 2023 00:27:00	Community Bank, Po Box 357, Carmichaels, PA 15320
15635940	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:33:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15648336	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:33:17	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15640296	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 15 2023 00:33:40	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
15653582	+ Email/Text: bankruptcy@cavps.com	Nov 15 2023 00:28:00	Cavalry SPV II, LLC, PO Box 4252, Greenwich, CT 06831-0405
15652197	+ Email/Text: ebnjts@grblaw.com	Nov 15 2023 00:25:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15635945	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 15 2023 00:28:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15638808	Email/Text: mrdiscen@discover.com	Nov 15 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15635946	+ Email/Text: mrdiscen@discover.com	Nov 15 2023 00:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15635947	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Nov 15 2023 00:25:00	Forward Financing LLC, 53 State Street, 20th Floor, Boston, MA 02109-2820
15635948	+ Email/Text: bankruptcy@huntington.com	Nov 15 2023 00:27:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15635949	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 15 2023 00:26:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
15635941	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:33:37	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15642891	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 15 2023 00:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15651635	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2023 00:27:00	Midland Credit Management, P.O. Box 2037, Warren, MI 48090-2037
15635953	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2023 00:27:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15635954	+ Email/Text: electronicbkydocs@nelnet.net	Nov 15 2023 00:27:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15648207	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2023 00:25:00	PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342
15636707	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15640343	+ Email/Text: ebnpeoples@grblaw.com	Nov 15 2023 00:25:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 50

15636600	+ Email/Text: bankruptcy@huntington.com	Nov 15 2023 00:27:00	Place, Suite 3110, Pittsburgh, PA 15219-1753 The Huntington National Bank, P O Box 89424, OPC856, Cleveland OH 44101-6424
15641563	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 15 2023 00:27:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15645162	+ Email/Text: electronicbkydocs@nelnet.net	Nov 15 2023 00:27:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15635960	##+	SRS Distribution, Inc., 5900 South Lake Forest Drive, Suite 400, McKinney, TX 75070-2196

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Joint Debtor Amber Anne Galeas apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com
Andrew Kevin Pratt	on behalf of Debtor Marvin Arturo Galeas apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Township of Shaler jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com



District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 50

Maribeth Thomas

on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC mthomas@tuckerlaw.com,  
maribeth.thomas@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott Howard Bernstein

on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

TOTAL: 11